

## 5. Ratios and Rates

(per cent)

Item/Week Ended	2022		2022		2023	
	Jan. 21	Dec. 23	Dec. 30	Jan. 6	Jan. 13	Jan. 20
	1	2	3	4	5	6
<b>Ratios</b>						
Cash Reserve Ratio	4.00	4.50	4.50	4.50	4.50	4.50
Statutory Liquidity Ratio	18.00	18.00	18.00	18.00	18.00	18.00
Cash-Deposit Ratio	..	..	5.30	..	5.13	..
Credit-Deposit Ratio	..	..	75.03	..	75.14	..
Incremental Credit-Deposit Ratio	..	..	111.52	..	114.97	..
Investment-Deposit Ratio	..	..	28.74	..	29.42	..
Incremental Investment-Deposit Ratio	..	..	28.94	..	39.00	..
<b>Rates</b>						
Policy Repo Rate	4.00	6.25	6.25	6.25	6.25	6.25
Fixed Reverse Repo Rate	3.35	3.35	3.35	3.35	3.35	3.35
Standing Deposit Facility (SDF) Rate *	..	6.00	6.00	6.00	6.00	6.00
Marginal Standing Facility (MSF) Rate	4.25	6.50	6.50	6.50	6.50	6.50
Bank Rate	4.25	6.50	6.50	6.50	6.50	6.50
Base Rate	7.25/8.80	8.10/9.40	8.10/9.40	8.60/9.40	8.65/9.40	8.65/9.40
MCLR (Overnight)	6.45/7.00	7.30/8.15	7.30/8.15	7.30/8.40	7.30/8.40	7.30/8.40
Term Deposit Rate >1 Year	5.00/5.60	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25	6.00/7.25
Savings Deposit Rate	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00	2.70/3.00
Call Money Rate (Weighted Average)	3.71	6.48	6.38	6.08	6.09	6.19
91-Day Treasury Bill (Primary) Yield	3.69	6.39	6.31	6.36	6.39	6.42
182-Day Treasury Bill (Primary) Yield	4.12	6.76	6.74	6.78	6.78	6.82
364-Day Treasury Bill (Primary) Yield	4.47	6.90	6.89	6.92	6.90	6.91
10-Year G-Sec Par Yield (FBIL)	6.63	7.33	7.34	7.38	7.44	7.35
<b>FBIL@ Reference Rate and Forward Premia</b>						
INR-US\$ Spot Rate (₹ per Foreign Currency)	74.53	82.87	82.79	82.63	81.43	81.22
INR-Euro Spot Rate (₹ per Foreign Currency)	84.43	87.90	88.15	86.92	88.26	87.99
Forward Premia of US\$ 1-month	3.94	2.32	2.17	2.03	1.88	1.99
3-month	4.72	2.32	2.17	2.20	2.39	2.56
6-month	4.75	2.44	2.22	2.18	2.39	2.41

\*As per Press Release No. 2022-2023/41 dated April 08, 2022.

@ Financial Benchmarks India Private Limited (FBIL) has taken over from RBI, the computation and dissemination of reference rate for spot USD/INR and exchange rate of other major currencies with effect from July 10, 2018.